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place, but certainly not in outstate Nebraska, and certainly not in Lincoln and Omaha. However, we did agree as a committee to look into this area and to try to see if, indeed, there were any problems. I would say, and you could ask Senator Landis or some of the other committee members whether this is true or not, but I would say we conducted one of the most intense, and I am going to brag and I am going to say one of the most efficient and thorough interim studies ever conducted on a subject. As a result of that interim study, I believe we learned that, if anything...if anything, Nebraska had probably some of the worst, if not the worst, abuses in the United States with respect to sales of insurance to the elderly. I stated in the committee repeatedly and challenged the people to sue me personally if I was wrong, or if they would face up to it....I stated, look, you are bandits, you know you are bandits and I am going to do anything I can to run you out of the state and out of business as one individual, or if you are going to stay in the state you are going to do it honestly. We saw case after case after case of elderly people who I felt literally had been robbed through the device of apparently buying insurance for their old age. The use of churning, or have one agent come in one day and sell you a pile of policies and then come back a little later and say, oh, my goodness, we have got a better deal and we cancel all those policies and start some new ones. The case of selling you insurance that you doggone could bet you are never going to collect on. All these abuses I felt, I feel were rampant and probably still are rampant in the state. With the aid of the Insurance Department, with the aid of some of the most respectable insurance companies in the state, and in the nation....Mutual of Omaha, for example, Blue Cross-Blue Shield, Mr. Walt Weaver from the Insurance Department, I believe we have compiled and have ready for presentation to you what has to be one of the best, if not the best, Medicare, medigap insurance bills in terms of protection for senior citizens of this state, and if and when this bill passes there is little doubt in my mind that it will become the national model. We have received that information from any number of other states, from other people, from insurance companies, and I do hope you will support the bill. Very briefly, what the bill does, policy regulation through minimum benefit standards, Medicare supplement policies. If they are going to say it is that, must provide coverage for what Medicare does not pay with reasonable limitations and reasonable known deductibles. It must provide limited indemnity policies, such as hospitalization, nursing home and dread disease